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(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re App. Of: Bart Kavanaugh

Application No.: 09/986,670

Filed: November 9, 2001

Title: System for Funding, Analyzing and
Managing Life Insurance Policies
Funded with Annuities

Confirmation No.: 5823

Group Art Unit: 3624

Examiner: Geoffrey R. Akers

#14/c
(N²)
10/1/03

AMENDMENT AFTER FINAL ACTION (37 C.F.R. § 1.116)

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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GROUP 3600

Dear Sir:

In Response to the Office Action dated August 4, 2003, finally rejecting claims
1, 3-11, 13-54, 56-65, 68-89, please amend the above-identified U.S. patent application as
follows:

Amendments to the Claims are reflected in the listing of claims which begins
on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.